

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

BARRY R. JUDY  
SUSAN J JUDY  
Debtor(s)

Case No. 15-22953GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/17/2015.
- 2) The plan was confirmed on 10/08/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 04/28/2016, 06/15/2016, 11/21/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/17/2020.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$222,194.57.
- 10) Amount of unsecured claims discharged without payment: \$14,600.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$334,338.00  
Less amount refunded to debtor \$3,607.41

**NET RECEIPTS: \$330,730.59**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$5,400.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$15,169.95  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$20,569.95**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGENT COMMUNITY FCU	Secured	55,000.00	53,447.96	0.00	41,687.40	0.00
BANK OF AMERICA NA**	Unsecured	5,580.00	5,710.83	5,710.83	5,710.83	0.00
CERASTES LLC	Unsecured	12,200.00	12,640.36	12,640.36	12,640.36	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	8.49	8.49	8.49	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	14.26	14.26	14.26	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	15.56	15.56	15.56	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	28.36	28.36	28.36	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	21.07	21.07	21.07	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	253.06	262.52	0.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	172.08	178.51	0.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	202.44	210.01	0.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	103.24	107.10	0.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	126.53	131.26	0.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	82.50	77.10	77.10	77.10	19.57
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	138.67	129.60	129.60	129.60	32.47
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	151.33	141.43	141.43	141.43	35.38
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	275.83	257.78	257.78	257.78	64.37
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	204.97	191.56	191.56	191.56	47.97
DISCOVER BANK(*)	Unsecured	4,500.00	4,670.69	4,663.71	4,663.71	0.00
DISTRICT COURT	Secured	3,787.08	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	80,200.00	79,854.60	0.00	34,089.85	0.00
JPMORGAN CHASE BANK NA	Unsecured	14,600.00	NA	NA	0.00	0.00
MCKEESPORT ASD (DRAVOSBURG) )	Secured	0.00	344.44	344.44	344.44	0.00
MCKEESPORT ASD (DRAVOSBURG) )	Secured	924.63	924.63	0.00	0.00	0.00
MCKEESPORT ASD (DRAVOSBURG) )	Secured	1,200.09	855.65	855.65	855.65	183.99
MCKEESPORT ASD (DRAVOSBURG) )	Secured	810.65	810.65	0.00	0.00	0.00
MCKEESPORT ASD(MCKEESPORT) R	Secured	699.44	635.85	635.85	635.85	131.95
MCKEESPORT ASD(MCKEESPORT) R	Secured	352.31	437.54	0.00	0.00	0.00
MCKEESPORT ASD(MCKEESPORT) R	Secured	431.75	524.93	0.00	0.00	0.00
MCKEESPORT ASD(MCKEESPORT) R	Secured	281.50	255.91	255.91	255.91	53.29
MCKEESPORT ASD(MCKEESPORT) R	Secured	473.20	430.18	430.18	430.18	89.17

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MCKEESPORT ASD(MCKEESPORT) R	Secured	0.00	183.53	183.53	183.53	0.00
MCKEESPORT ASD(MCKEESPORT) R	Secured	0.00	103.74	103.74	103.74	0.00
MCKEESPORT ASD(MCKEESPORT) R	Secured	0.00	140.34	140.34	140.34	0.00
MIDLAND FUNDING LLC	Unsecured	862.00	857.38	857.38	857.38	0.00
MUNHALL BOROUGH (RE TAX)	Secured	591.25	301.54	0.00	0.00	0.00
MUNHALL BOROUGH (RE TAX)	Secured	0.00	57.57	0.00	0.00	0.00
MUNHALL BOROUGH (TRASH/SOLID	Secured	324.05	55.00	0.00	0.00	0.00
PNC BANK NA	Secured	NA	29,125.03	0.00	21,398.19	0.00
PNC BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
PNC BANK NA	Secured	28,800.00	29,490.79	0.00	0.00	0.00
PNC BANK NA	Secured	22,900.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	29,600.00	22,567.30	9,128.13	9,128.13	0.00
PNC BANK NA	Secured	26,300.00	26,585.14	0.00	0.00	0.00
PNC BANK NA	Secured	15,500.00	15,832.91	0.00	0.00	0.00
PNC BANK NA	Secured	20,400.00	19,362.34	0.00	21,487.86	0.00
PNC BANK NA	Secured	15,500.00	21,008.55	0.00	0.00	0.00
PNC BANK NA	Secured	44,800.00	45,787.21	0.00	0.00	0.00
PNC BANK NA	Secured	8,700.00	7,972.01	7,972.01	7,972.01	799.94
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,500.00	6,876.13	6,876.13	6,876.13	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	385.00	295.09	295.09	295.09	0.00
S & T BANK(*)	Secured	28,000.00	27,128.81	0.00	22,021.00	0.00
S & T BANK(*)	Secured	26,500.00	25,653.01	0.00	25,132.00	0.00
S & T BANK(*)	Secured	29,700.00	28,778.14	0.00	25,010.00	0.00
S & T BANK(*)	Secured	16,000.00	14,905.35	0.00	24,705.00	0.00
SANTANDER CONSUMER USA**	Priority	NA	25,003.23	0.00	19,801.86	0.00
STATE FARM BANK FSB	Secured	20,800.00	19,861.90	12,065.07	12,065.07	717.02
STEEL VALLEY SD (MUNHALL) (RE)	Secured	1,201.82	1,172.05	0.00	0.00	0.00
STEEL VALLEY SD (MUNHALL) (RE)	Secured	0.00	108.39	0.00	0.00	0.00
WELLS FARGO BANK NA D/B/A WEL	Secured	5,600.00	5,224.80	5,224.80	5,224.80	452.60
WELLS FARGO FINANCIAL NATIONA	Unsecured	23,988.00	108.81	2,931.40	2,931.40	0.00
WELLS FARGO FINANCIAL NATIONA	Secured	0.00	2,822.59	0.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$17,100.14	\$232,631.44	\$799.94
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$17,289.87	\$17,289.87	\$1,169.62
All Other Secured	\$3,834.85	\$3,834.85	\$658.16
<b>TOTAL SECURED:</b>	<b>\$38,224.86</b>	<b>\$253,756.16</b>	<b>\$2,627.72</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$19,801.86	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$19,801.86</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$33,974.90</b>	<b>\$33,974.90</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$20,569.95</u>
Disbursements to Creditors	<u>\$310,160.64</u>

**TOTAL DISBURSEMENTS :** **\$330,730.59**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/20/2020

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.